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Walden  
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Via Facsimile to 703-872-9327

Date of Facsimile: October 30, 2003

I hereby certify that this paper or fee is being faxed to the U.S. Patent Office on the date indicated above.

Att: Examiner Kenneth Rice

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Rhonda Dunn  
Rhonda Dunn

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OCT 30 2003

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: Navarro et al.

Docket No.: ISAA0010

10 Serial No. : 09/697,062

Art Unit: 3627

Filed: October 26, 2000

Examiner: Rice, Kenneth R.

Title: DATA CENTER FOR ACCOUNT MANAGEMENT

October 30, 2003

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Commissioner For Patents

Mail-Stop Non Fee Amendment

P.O. Box 1450

Alexandria, VA 22313-1450

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**PRELIMINARY AMENDMENT**

Sir:

25 This is in response to the Advisory Action which was mailed to Applicant on 21 October 2003, for the above-identified patent application. Applicant considers this document to be filed in a timely manner. Amended Claims are attached hereto.